

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Maria D. Ramos
DebtorCase No. 16-14859-amc
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey
Form ID: 318Page 1 of 2
Total Noticed: 16

Date Rcvd: Jan 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 17, 2019.

db +Maria D. Ramos, 2598 Daniels Lane, Quakertown, PA 18951-5075
 13773597 +Bank of America, PO Box 982238, El Paso, TX 79998, Barclays Bank, PO Box 8803,
 Wilmington, DE 19899-8803
 13799837 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 13795855 +U.S. Bank National Association (Trustee for the Pe, PHFA Loan Servicing Division,
 211 North Front Street, Harrisburg, PA 17101-1466

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHHOLBER.COM Jan 16 2019 07:53:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: megan.harper@phila.gov Jan 16 2019 03:01:30 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2019 03:01:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 16 2019 03:01:26 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13767952 EDI: CAPITALONE.COM Jan 16 2019 07:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13835730 EDI: BL-BECKET.COM Jan 16 2019 07:53:00 Capital One NA, c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 13757532 +E-mail/Text: bankruptcy@cavps.com Jan 16 2019 03:01:26 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13839552 EDI: PRA.COM Jan 16 2019 07:53:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13769366 EDI: RECOVERYCORP.COM Jan 16 2019 07:53:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13766982 EDI: NEXTEL.COM Jan 16 2019 07:53:00 Sprint, Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 13814101 +EDI: RMSC.COM Jan 16 2019 07:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021
 13830625 EDI: CAPITALONE.COM Jan 16 2019 07:53:00 WORLD'S FOREMOST BANK, CABELA'S CLUB VISA,
 PO BOX 82609, LINCOLN, NE 68501-2609

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
 13794886* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13830626* WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 17, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 15, 2019 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Maria D. Ramos brad@sadeklaw.com, bradsadek@gmail.com
 JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaefcf@gmail.com,
 ecfemails@phl3trustee.com

JOSHUA ISAAC GOLDMAN on behalf of Creditor U.S. Bank National Association (Trustee fo the
 Pennsylvania Housing Finance Authority) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association (Trustee fo the
 Pennsylvania Housing Finance Authority) bkgroup@kmlawgroup.com

District/off: 0313-2

User: Stacey
Form ID: 318

Page 2 of 2
Total Noticed: 16

Date Rcvd: Jan 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

LEON P. HALLER on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) bkgroup@kmllawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.epiqsystems.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association (Trustee fo the
Pennsylvania Housing Finance Authority) tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1	Maria D. Ramos	Social Security number or ITIN	xxx-xx-8052
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-14859-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria D. Ramos

1/15/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.